

Remarks

Claims 1 through 5, 7 through 21, 23 through 32, 35 and 37 through 53 remain pending in the application.

The Office Action rejects the claims as obvious over Zampese, Purchase Management System And Method, U.S Patent 6,104,650 (Jan. 11, 2000) in view of Thomas, et al., Check Authorization System, U.S. Patent 5,393,963 (Feb. 28, 1995) under the assertion that Zampese discloses the use of a plurality of codes for use in connecting various terminals, and that downloading access codes over the internet is old and well-known as demonstrated by Lee, et al., Access System And Method For Providing Interactive Access To An Information Source Through A Networked Distribution System, U.S. Patent 6,049,539 (Apr. 11, 2000). Thomas is cited for its teaching of rejecting transactions after a plurality of failures to match access codes.

The rejection still ignores limitations of the claims. The combinations suggested by the Examiner do not meet the claim limitation, and a *prima facie* case of obviousness had not been established. Claim 1 requires provision of additional access codes upon an initial mismatch of access codes. Zampese clearly terminates operation after a single failure, as he clearly explains in reference to his Fig. 3. Thomas just reinforces the prior art teaching of denying a transaction upon failure to provide proper access codes: when the computer is reset, it is reset to wait for a new call. If the same user makes another call, Thomas apparently permits authorization with the same old access codes, so that an unauthorized user could presumably keep

trying until he chances upon the correct code. Neither Zampese nor Thomas provide for any cure to a mismatched code entry, other than denial of the transaction. Provision of additional access codes upon an initial mismatch of access codes is clearly contrary to both Zampese and Thomas, and non-obvious over both his explicit teaching to mail access codes to users and his explicit teaching to terminate a transaction after a single mismatch.

Zampese still teaches against the claimed combination. Zampese bluntly and explicitly teaches against internet download of access codes. Zampese explicitly states "When purchases are made via a computerized network such as the internet, the step of providing the set of unique transaction codes to the purchaser includes supplying the transaction codes to the purchaser via a medium external to the computerized network (e.g., via the mail) to prevent fraudulent interception of the transaction codes." Zampese also states "In the preferred embodiment, although the account code may be forwarded to the purchaser over the internet, the series of secret transaction codes 32-37 are not. Instead, they are provided to the purchaser via the mail or in person via secure non-internet channel 17, FIG. 1." Zampese clearly teaches that access codes are to be transmitted through the mail.

Lee is cited to show that internet download of access codes in a software verification program is well known. Lee does not disclose downloading of access codes, and applies to a system where access codes, as that term is used in the claims, are clearly not used: no known cable TV system requires user access codes to change channels. Lee merely states that cable terminals are provided with a terminal identification number or

code, with no indication that the terminal identification number or code is downloaded into the cable terminal over the internet.

There is no motivation, derived from Lee or the other references, to update a the terminal identification for every transaction, as recited in the claims. Also, it is clear that Lee's terminal identification or code is not an access code as claimed: Lee's terminal identification need not be provided by a user to the accessing station at the time of conducting a transaction. The wording of the claims is sufficiently clear to distinguish user provided access codes (PINs and the like) from terminal identifications (IP addresses and the like) mentioned in Lee. In Lee's system, since cable boxes are located in homes and uniquely assigned by cable providers, there is no need for user access codes and PINs. On the other hand, typical ATM terminals are certainly uniquely identified to ATM networks, but for security reasons user access codes are used in addition to the unique terminal identifications.

In this light, Lee adds no disclosure pertaining to provision of access codes that would motivate one in the art to modify Zampese to provide a plurality of access codes via the internet and require matching of a plurality of access codes for matching in the case of an initial failure to match an access code. The confusion between the "terminal identification or code" of Lee and the "access code" of the claims is dispelled by the various other limitation in the claims which specify how the access code is used, and that is clearly incompatible with Lee's "terminal identification or code." Just as Zampese discusses with clear distinction the account code and the "secret transaction code," Lee's terminal identification is clearly distinct from the claimed access code. Hence, the downloading

of access codes over the internet, from an accessed station to an accessing station, is not disclosed by Lee, and is not suggested by any disclosure in the cited references. Lee does not contradict the teaching of Zampese, and leave the art teaching against the claimed invention.

Conclusion

This response has addressed all of the Examiner's grounds for rejection. The rejections based on prior art have been traversed. Reconsideration of the rejections and allowance of the claims is requested.

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